

5/23/05 11:38:55  
BK 500 PG 120  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTE TRUSTEE'S DEED**

Michael S. McKay, SUBSTITUTE TRUSTEE  
GRANTOR

TO: Mortgage Electronic Registration Systems, Inc. acting solely  
as a nominee for Lender, Sebring Capital Partners, Limited  
Partnership and Lender's successors and assigns,  
GRANTEE

WHEREAS, on January 26, 2004, Wendy Adams and Michael Adams  
executed a Deed of Trust to Gregory S. Graham, as Trustee, with  
Mortgage Electronic Registration Systems, Inc. acting solely as a  
nominee for Lender, Sebring Capital Partners, Limited Partnership  
and Lender's successors and assigns, being shown as Beneficiary  
therein, under the terms of which the hereinafter described  
property was conveyed to said Trustee to secure the payment to  
the said Beneficiary therein, under the terms of which the  
hereinafter described property was conveyed to said Trustee to  
secure the payment to the said Beneficiary of a certain  
indebtedness therein mentioned and described, which Deed of Trust  
is of record in Book 1920 and Page 534 of the Office of the  
Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc.  
acting solely as a nominee for Lender, Sebring Capital Partners,  
Limited Partnership and Lender's successors and assigns, the  
holder of said Deed of Trust and the Note secured thereby,  
substituted Michael S. McKay as Trustee therein, as authorized by  
the terms thereof, as evidenced by an instrument dated February  
16, 2005, and recorded in Trust Deed Book 2,184 at Page 473 in  
the Office of the Chancery Clerk of DeSoto County, Mississippi;  
and

WHEREAS, default having been made in the payment of the  
indebtedness secured by said Deed of Trust, and the Beneficiary  
having exercised the option in such case provided, and having  
declared the entire unpaid balance of said indebtedness  
immediately due and payable, and having directed the undersigned  
as Substitute Trustee in said Deed of Trust, to execute the same  
by sale of the property therein described in accordance with the  
terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all  
respects as required by law and the terms of said Deed of Trust,  
the undersigned did, between the hours of 11:00 o'clock in the  
forenoon and 4:00 o'clock in the afternoon on May 6, 2005, at the  
East front door steps of the DeSoto County Courthouse in  
Hernando, DeSoto County, Mississippi, offer the hereinafter

MacNeil & Buffington em

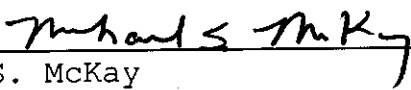
described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Four Thousand Five Hundred Fifty Dollars and No/100 Cents (\$104,550.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Lender, Sebring Capital Partners, Limited Partnership and Lender's successors and assigns, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 149, Devon Park, P.D., Phase II, Located in Section 22, Township 1 South, Range 6 West, Desoto County, Mississippi, as recorded in Plat Book 78, Pages 41-43, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 12<sup>th</sup> day of May, 2005.

  
 Michael S. McKay  
 Substitute Trustee  
 MacNeill & Buffington, P.A.  
 Suite A-250 River Oaks Office Plaza  
 1080 River Oaks Drive  
 Flowood, MS 39208  
 Telephone No. (601) 936-2800

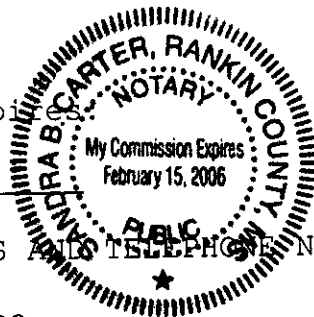
STATE OF MISSISSIPPI )  
 ) ACKNOWLEDGMENT  
 COUNTY OF RANKIN )

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay or, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 12<sup>th</sup> day of May, 2005.

Sandra B. Carter  
 Notary Public

My Commission Expires



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Michael S. McKay  
 Substitute Trustee  
 MacNeill & Buffington, P.A.  
 Suite A-250 River Oaks Office Plaza  
 1080 River Oaks Drive  
 Flowood, MS 39208  
 Telephone No. (601) 936-2800

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

MERS c/o Homecomings Financial Network, Inc.  
 9350 Waxie Way  
 San Diego, CA 92123  
 Telephone No. 1-800-222-4293

THIS DOCUMENT PREPARED BY AND  
 AFTER RECORDING PLEASE RETURN TO:  
 Dyke, Henry, Goldsholl & Winzerling, P.L.C.  
 415 North McKinley, Suite 555  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000  
 DHG&W No. 30974H



## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 26, 2004, Wendy Adams and Michael Adams executed a Deed of Trust to Gregory S. Graham as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Lender, Sebring Capital Partners, Limited Partnership and Lender's successors and assigns, which Deed of Trust was recorded in Book 1920 and Page 534 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Lender, Sebring Capital Partners, Limited Partnership and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated February 18, 2005, and recorded in Trust Deed Book 2,184 at Page 473 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due, and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Lender, Sebring Capital Partners, Limited Partnership and Lender's successors and assigns, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Michael S. McKay, Substitute Trustee, will on May 6, 2005, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi, the following-described property:

Lot 149, Devon Park, P.D., Phase II, Located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 78, Pages 41-43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

Volume No. 110 on the 14 day of April, 2005

Volume No. 110 on the 21 day of April, 2005

Volume No. 110 on the 28 day of April, 2005

Volume No. 110 on the 05 day of May, 2005

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2005

Diane Smith

Sworn to and subscribed before me, this 5 day of May, 2005

By Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED.

A. Single first insertion of 454 words @ .12 \$ 54.48  
B. 3 subsequent insertions of 1362 words @ .10 \$ 136.20  
C. Making proof of publication and depositing to same \$ 3.00

WITNESS my signature on this the  
11th day of April, 2005.  
/s/Michael S. McKay  
Michael S. McKay  
Substitute Trustee

MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office  
Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 936-2800  
THIS DOCUMENT PREPARED BY:  
DYKE, HENRY, GOLDSHOLL &  
WINZERLING, P.L.C.  
555 Plaza West - 415 North  
McKinley  
Little Rock, Arkansas 72205  
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